

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

NATHAN CHARLES BROWN
APRIL CHRISTINE BROWN
Debtor(s)

Case No. 14-10673TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/10/2014.
- 2) The plan was confirmed on 10/23/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/08/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/17/2016.
- 5) The case was dismissed on 01/06/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,473.50.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,945.09
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$35,945.09**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,716.83
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,346.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,062.97**

Attorney fees paid and disclosed by debtor: \$435.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	4,504.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,896.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,660.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,183.00	784.27	784.27	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	21,169.94	22,169.94	22,169.94	9,639.79	2,253.54
BANK OF NEW YORK MELLON - TRU	Priority	0.00	650.00	650.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	95,140.00	112,159.18	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	0.00	14,275.16	14,275.16	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	116,177.28	0.00	4,713.63	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	21,847.19	0.00	0.00	0.00
CAPITAL ONE NA**	Unsecured	445.00	445.35	445.35	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	600.93	600.93	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	37.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	NA	1,441.94	0.00	0.00	0.00
CREDITECH	Unsecured	511.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	154.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	150.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	135.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	135.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	115.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	110.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	100.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	82.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	64.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	62.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	62.00	NA	NA	0.00	0.00
CTECH COLLECTIONS	Unsecured	55.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	5,219.00	9,659.51	9,659.51	0.00	0.00
ECMC(*)	Unsecured	4,962.00	13,442.04	13,442.04	0.00	0.00
ERIE COMMUNITY CU	Secured	4,544.00	3,984.77	0.00	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	3,278.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FEDERAL LOAN SERVICING	Unsecured	2,929.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	816.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	296.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	261.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	1,441.94	1,441.94	0.00	0.00
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	737.00	1,028.95	1,028.95	0.00	0.00
PENNSYLVANIA ELECTRIC/PENELEC	Unsecured	579.00	1,851.58	1,851.58	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	445.00	445.31	445.31	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	835.00	964.65	964.65	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	530.00	530.73	530.73	0.00	0.00
SAINT VINCENT HEALTH CENTER	Unsecured	170.00	2,514.47	2,514.47	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,632.00	14,716.06	14,716.06	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	29,234.00	29,428.46	29,428.46	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$14,275.16	\$18,988.79	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,169.94	\$9,639.79	\$2,253.54
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$36,445.10	\$28,628.58	\$2,253.54
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$650.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$650.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$77,854.25	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,062.97</u>	
Disbursements to Creditors	<u>\$30,882.12</u>	
TOTAL DISBURSEMENTS :		<u>\$35,945.09</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.